



**Testimony of Connecticut Fair Housing Center and the Housing Clinic  
In SUPPORT of SB 1084, HB 6570, and HB 6571**

Sen. Miller, Rep. Doucette, Sen. Berthel, and Rep. Delnicki, members of the Committee: thank you for the opportunity to submit this testimony. My name is Jeff Gentes. I manage the foreclosure prevention work at Connecticut Fair Housing Center\* and co-supervise the Housing Clinic at Yale Law School.\*\* I write to express our strong support for Senate Bill 1084, concerning CHFA homeownership programs, House Bill 6570, concerning a bank merger ombudsman, and House Bill 6571, concerning tax lien assignments.

**Senate Bill 1084:** homeownership is out of reach for the majority of potential first-time homebuyers in Connecticut, especially for those from low-wealth families (disproportionately Black and Latino residents), and especially in higher-opportunity towns that are below the 10% 8-30g threshold. Furthermore, down payment requirements present more of a barrier than income requirements do. I've attached two articles that highlight the need for bills like this that would help homeowners.

**House Bill 6570:** while we believe M&T Bank's performance triggered this bill, we have found issues with other recent large-scale mergers. After Key Bank acquired First Niagara in 2016, it broke promises it made and reduced its activities in neighborhoods of color. We also declined to support Webster Bank's acquisition of Sterling Bank based on what it had offered for underserved communities. We ask that the ombudsman monitor these types of community benefit commitments.

**House Bill 6571:** we support anything that would make tax liens less attractive investments for debt buyers. We also believe that the attorney fee limits are sorely needed to address rampant abuse by the attorneys who handle foreclosures.

Thanks again for the opportunity to submit this testimony.

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\* Connecticut Fair Housing Center is a statewide nonprofit representing homeowners facing foreclosure. We have provided in-person or individualized advice to more than 13,000 homeowners facing foreclosure since 2010, including constituents in all but one municipality.

\*\* This letter does not reflect the institutional views of Jerome N. Frank Legal Services Organization, Yale Law School, or Yale University.